IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:) Bankruptcy No. 17-21251 -TPA
Kim M. Shields,)
Debtor,) Chapter 13
Kim M. Shields,)
Movant,) Related Document No.
vs.) Conciliation Conf.
Wilmington Trust N.A. as trustee)
Ronda J. Winnecour, Chapter 13 Trustee,)
Respondent.) Document No.

NOTICE OF PROPOSED MODIFICATION TO CONFIRMED PLAN DATED APRIL 5, 2018

1. Pursuant to 11 U.S.C. §1329, the Debtor has filed an Amended Chapter 13 Plan dated February 18, 2021, which is attached hereto at Exhibit "A" (the "Amended Chapter 13 Plan"). Pursuant to the Amended Chapter 13 Plan, the Debtor seeks to modify the confirmed Plan in the following particulars:

To increase the plan term pursuant to §1129(d) of the Bankruptcy Code and the CARES Act of 2020 and to increase the mortgage payment per the notice of mortgage payment change dated January 21, 2021.

2. The proposed modification to the confirmed Plan will impact the treatment of the claims of these creditors in the following manner:

Even though the plan term is being extended, all creditors will be paid as intended by the prior confirmed plan. The mortgage company will receive its increase payment pursuant to their notice of payment change.

- 3. The Debtor submits that the reason for the modification are as follows:
- Unemployment due to COVID-19 and a notice of mortgage payment change.
 - 4. The Debtor submits that the requested modification is being proposed in good

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faith, and not for any means prohibited by applicable law. The Debtor further submits that the proposed modification complies with 11 U.S.C. §§1322(a), 1322(b), 1325(a) and 1329 and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtor respectfully requests that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

Respectfully submitted,

Dated: February 18, 2021 BY: /s/ Mark B. Peduto

Mark B. Peduto, Esquire, PA I.D. #62923

mpeduto@c-vlaw.com

CALAIARO VALENCIK 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708 (412) 232-0930

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Debtor 1	Kim	M	Shields	\boxtimes	Check if this is an amended
Debtor 2	First Name	Middle Name	Last Name		plan, and list below the sections of the plan that have
(Spouse, if filing)	First Name	Middle Name	Last Name		been changed.
				1.3	, 2.1, 9.1
United States Ba	ankruptcy Court for	the Western District of Pe	ennsylvania		
Case numbe	er 17-21251-T	PA .		_	
(if known)					

Chapter 13 Plan Dated: Feb 18, 2021

Daniel 4.	
Part 1:	Notices

To Debtors:

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court.

In the following notice to creditors, you must check each box that applies.

To Creditors:

YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM IN ORDER TO BE PAID UNDER ANY PLAN.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of any claim or arrearages set out in Part 3, which may result in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit)	Included	Not Included
ı	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 (a separate action will be required to effectuate such limit)	☐ Included	Not Included
1.3	Nonstandard provisions, set out in Part 9	Included	O Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee:

Total amount of follows:	of \$ <u>4,100.00</u> per	month for a remaining plar	term of 25* months shall be paid to	the trustee from future earnings as
Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer	
D#1	\$0.00	\$4,100.00	\$0.00	
D#2	\$0.00	\$0.00	\$0.00	
(Income attack	monto must be used by de	btors baying attachable ince	(CCA direct deposit regimiente en	aha)

(SSA direct deposit recipients only) (Income attachments must be used by debtors having attachable income)

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2.2	Additional payments:							
	Unpaid Filing Fees. available funds.	The balance of \$	sha	ll be fully paid by	the Trustee to	the C l erk of	the Bankruptcy	Court from the first
	Check one.							
	None. If "None" is ch	necked, the rest of Sec	tion 2.2 need not b	e completed or	reproduced.			
	1 1 ' '	ake additional paym each anticipated paym		ee from other s	ources, as spe	cified be l ow	. Describe the	source, estimated
2.3 Pai	The total amount to be plus any additional sou				y the trustee b	ased on th	e total amount	of plan payments
· a	Treatment of S	becureu Ciaiiiis						
3.1	Maintenance of payment Check one. None. If "None" is ch	nts and cure of defaul						
	The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.							
	Name of creditor	Co	llateral		Current installm paymen (includin	ent a	Amount of arrearage (if any)	Start date (MM/YYYY)
	Wilmington Trust NA	A, trustee 12	12 Harrow Hill Ct.	Coraopolis, PA	\$2,	482.11	\$55,181.43	03/2021
	Insert additional claims as	needed.						
3.2	Request for valuation of	f security, payment o	f fully secured cla	nims, and modi	fication of unde	ersecured c	laims.	
	Check one.							
		necked, the rest of Sec	tion 3.2 need not b	e completed or	reproduced.			
	The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.							
	The debtor(s) will request, by filing a separate adversary proceeding, that the court determine the value of the secured claims listed below.							
	For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed Amount of secured claim. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.							
	The portion of any allowe amount of a creditor's se unsecured claim under Pa	cured claim is listed b	oelow as having no	o va l ue, the cre	ditor's allowed	daim will be	treated in its	
	Name of creditor	Estimated amount of creditor's total claim (See Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	rate	Monthly payment to creditor
		\$0.00		\$0.00	\$0.00	\$0.00	0%	\$0.00

Insert additional claims as needed.

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J.J	Secured Claims excluded from 11								
	Check one.								
	None. If "None" is checked, the	rest of Section 3.3 need not be comp	pleted or reproduced.						
	The claims listed below were either:								
	(1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or								
	(2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value.								
	These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.								
	·			·					
	Name of creditor	Collateral	Amount of claim	Interest rate	Monthly payment to creditor				
			\$0.00	0%	\$0.00				
	Insert additional claims as needed.			_					
3.4	Lien Avoidance.								
	Check one.								
	None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.								
				he remainder	of this paragraph will be				
	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien or any judicial lien or security interest of the judicial lien or security interest.		ed. erests securing the claims lis lebtor(s) will request, by filing ted below to the extent that it an unsecured claim in Part 5 tin full as a secured claim under the content of the content of the claim under the claims listed the claim in the claim in the claims listed the claim in the claim in the claims listed the claim in the claims listed the claims listed the claim in the cla	ted below imp g a separate in impairs such of the extent a der the plan.	air exemptions to which the motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and				
	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien or any judicial lien or security interest of the judicial lien or security interest.	box in Part 1 of this plan is checked sory, nonpurchase-money security inteled under 11 U.S.C. § 522(b). The during security interest securing a claim lisest that is avoided will be treated as a greest that is not avoided will be paid	ed. erests securing the claims lis lebtor(s) will request, by filing ted below to the extent that it an unsecured claim in Part 5 tin full as a secured claim under the content of the content of the claim under the claims listed the claim in the claim in the claims listed the claim in the claim in the claims listed the claim in the claims listed the claims listed the claim in the cla	ted below imp g a separate in impairs such of the extent a der the plan.	air exemptions to which the motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and				
	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien o any judicial lien or security interest of the judicial lien or security into Bankruptcy Rule 4003(d). If mo	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The director security interest securing a claim listest that is avoided will be treated as a cerest that is not avoided will be paid re than one lien is to be avoided, proving the province of the part	ed. derests securing the claims listebtor(s) will request, by filing ted below to the extent that it an unsecured claim in Part 5 to in full as a secured claim univide the information separately Modified principal	ted below imp g a separate in impairs such of the extent a der the plan. of for each lien.	air exemptions to which the motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and				
	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien o any judicial lien or security interest of the judicial lien or security into Bankruptcy Rule 4003(d). If mo	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The director security interest securing a claim listest that is avoided will be treated as a cerest that is not avoided will be paid re than one lien is to be avoided, proving the province of the part	ed. derests securing the claims listebtor(s) will request, by filing the below to the extent that it an unsecured claim in Part 5 to in full as a secured claim uniquide the information separately Modified principal balance*	ted below imp g a separate in impairs such on the extent a der the plan. of for each lien. Interest rate	air exemptions to which the motion, that the court order exemptions. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata				
	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien or any judicial lien or security interest of the judicial lien or security int Bankruptcy Rule 4003(d). If mo	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The director security interest securing a claim listest that is avoided will be treated as a cerest that is not avoided will be paid re than one lien is to be avoided, proving the province of the part	ed. derests securing the claims listebtor(s) will request, by filing the below to the extent that it an unsecured claim in Part 5 to in full as a secured claim uniquide the information separately Modified principal balance*	ted below imp g a separate in impairs such on the extent a der the plan. of for each lien. Interest rate	air exemptions to which the motion, that the court order exemptions. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata				
3.5	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien or any judicial lien or security interest of the judicial lien or security int Bankruptcy Rule 4003(d). If mo	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The distribution of the part of	ed. derests securing the claims listebtor(s) will request, by filing the below to the extent that it an unsecured claim in Part 5 to in full as a secured claim uniquide the information separately Modified principal balance*	ted below imp g a separate in impairs such on the extent a der the plan. of for each lien. Interest rate	air exemptions to which the motion, that the court order exemptions. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata				
3.5	The judicial liens or nonpossess debtor(s) would have been entited the avoidance of a judicial lien or any judicial lien or security interest of the judicial lien or security interest Bankruptcy Rule 4003(d). If mo Name of creditor Insert additional claims as needed. *If the lien will be wholly avoided, ins	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The distribution of the part of	ed. derests securing the claims listebtor(s) will request, by filing the below to the extent that it an unsecured claim in Part 5 to in full as a secured claim uniquide the information separately Modified principal balance*	ted below imp g a separate in impairs such of the extent a der the plan. of for each lien. Interest rate	air exemptions to which the motion, that the court order exemptions. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata				
3.5	The judicial liens or nonpossess debtor(s) would have been entited the avoidance of a judicial lien or any judicial lien or security interest of the judicial lien or security interest Bankruptcy Rule 4003(d). If mo Name of creditor Insert additional claims as needed. *If the lien will be wholly avoided, ins Surrender of Collateral. Check one.	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The distribution of the part of	ed. serests securing the claims list elebtor(s) will request, by filing ted below to the extent that an unsecured claim in Part 5 to in full as a secured claim unvide the information separately Modified principal balance* \$0.00	ted below imp g a separate in impairs such of the extent a der the plan. of for each lien. Interest rate	air exemptions to which the motion, that the court order exemptions. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata				
3.5	The judicial liens or nonpossess debtor(s) would have been entited the avoidance of a judicial lien or any judicial lien or security into the judicial lien or security into Bankruptcy Rule 4003(d). If mo Name of creditor Insert additional claims as needed. *If the lien will be wholly avoided, ins Surrender of Collateral. Check one. None. If "None" is checked, the The debtor(s) elect to surrender confirmation of this plan the stay.	sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The directory security interest securing a claim listest that is avoided will be treated as a terest that is not avoided will be paid re than one lien is to be avoided, provided that is not avoided will be paid re than one lien is to be avoided, provided will be paid re than one lien is to be avoided.	red. Rerests securing the claims list elebtor(s) will request, by filing ted below to the extent that it an unsecured claim in Part 5 to in full as a secured claim under the information separately. Modified principal balance* \$0.00	ted below imp to a separate in impairs such to the extent a der the plan. Interest rate 0% T's claim. The and that the s	air exemptions to which the motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata \$0.00 debtor(s) request that upon tay under 11 U.S.C. § 1301				
3.5	The judicial liens or nonpossess debtor(s) would have been entited the avoidance of a judicial lien or any judicial lien or security into the judicial lien or security into Bankruptcy Rule 4003(d). If mo Name of creditor Insert additional claims as needed. *If the lien will be wholly avoided, ins Surrender of Collateral. Check one. None. If "None" is checked, the The debtor(s) elect to surrender confirmation of this plan the stay.	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The divided will be treated as a seriest that is avoided will be treated as a seriest that is not avoided will be paid re than one lien is to be avoided, provided that the paid results of the paid res	red. Rerests securing the claims list elebtor(s) will request, by filing ted below to the extent that it an unsecured claim in Part 5 to in full as a secured claim under the information separately. Modified principal balance* \$0.00	ted below imp to a separate in impairs such to the extent a der the plan. Interest rate 0% T's claim. The and that the s	air exemptions to which the motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata \$0.00 debtor(s) request that upon tay under 11 U.S.C. § 1301				
3.5	The judicial liens or nonpossess debtor(s) would have been entited the avoidance of a judicial lien or any judicial lien or security into the judicial lien or security into Bankruptcy Rule 4003(d). If mo Name of creditor Insert additional claims as needed. *If the lien will be wholly avoided, instead of the judicial lien or security into Bankruptcy Rule 4003(d). If mo Name of creditor Insert additional claims as needed. *If the lien will be wholly avoided, instead of the judicial lien or security into Bankruptcy Rule 4003(d). If mo Name of creditor	box in Part 1 of this plan is checked sory, nonpurchase-money security intelled under 11 U.S.C. § 522(b). The divided will be treated as a seriest that is avoided will be treated as a seriest that is not avoided will be paid re than one lien is to be avoided, provided that the paid results of the paid res	red. Rerests securing the claims list elebtor(s) will request, by filing ted below to the extent that an unsecured claim in Part 5 to in full as a secured claim unvide the information separately. Modified principal balance* \$0.00 Pleted or reproduced. Rateral that secures the creditorated as to the collateral only from the disposition of the collateral force.	ted below imp to a separate in impairs such to the extent a der the plan. Interest rate 0% T's claim. The and that the s	air exemptions to which the motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and Monthly payment or pro rata \$0.00 debtor(s) request that upon tay under 11 U.S.C. § 1301				

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3.6 Secured tax claims.

Name of taxing authority To	otal amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
	\$0.00		0%		

Insert additional claims as needed.

Part 4:

Treatment of Fees and Priority Claims

4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

Attorney's fees are payable to Calaiaro Valencik	In addition to a retainer of \$	(of which \$_	was a
payment to reimburse costs advanced and/or a no-look costs depo	osit) already paid by or on behalf	of the debtor, the amount	of \$4,000.00 is
to be paid at the rate of \$300.00 per month. Including any re	tainer paid, a total of \$	_ in fees and costs reimb	ursement has been
approved by the court to date, based on a combination of the	e no-look fee and costs deposit	and previously approved	d application(s) for
compensation above the no-look fee. An additional \$	_ will be sought through a fee ap	plication to be filed and ap	oproved before any
additional amount will be paid through the plan, and this plan cor	ntains sufficient funding to pay the	at additional amount, with	out diminishing the
amounts required to be paid under this plan to holders of allowed u	nsecured claims.		

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

^{*} The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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4.5	Priority Domestic St	apport Obligations not a	ssigned or owed to a	governmental unit.
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	If the debtor(s) is/are currently paying Domest debtor(s) expressly agrees to continue paying an				
	Check here if this payment is for prepetition	arrearages only.			
	Name of creditor (specify the actual payee, e.g SCDU)	J. PA Description		Claim	Monthly payment or pro rata
				\$0.00	\$0.00
	Insert additional claims as needed.				
4.6	Domestic Support Obligations assigned or o	wed to a government	al unit and paid less	than full amount.	
	Check one.				
	None. If "None" is checked, the rest of Sec	ction 4.6 need not be co	ompleted or reproduce	ed.	
	The allowed priority claims listed below a governmental unit and will be paid less th payments in Section 2.1 be for a term of 60	an the full amount o	f the claim under 11		
	Name of creditor		Amount of clain	n to be paid	
				\$0.00	
	Insert additional claims as needed.				
4.7	Priority unsecured tax claims paid in full.				
	Name of taxing authority	Total amount of clai	m Type of tax	Interest rate (0% blank)	Tax periods if
	PA Department Of Revenue	\$1,078.71	Income	0%	
	Internal Revenue Service	\$9,494.00	Income	0%	
	Insert additional claims as needed	-		 -	

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Treatment of Nonpriority Unsecured Claims

5.1	Nonpriority unsecured claims not separately cla	ssified.					
	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$0	_ will be available for dist	ribution to nonpriority unsec	cured creditors.			
	Debtor(s) ACKNOWLEDGE(S) that a MINIMUM or alternative test for confirmation set forth in 11 U.S.C		paid to nonpriority unsecure	ed creditors to comply	with the l iquidation		
	The total pool of funds estimated above is NOT to available for payment to these creditors under the percentage of payment to general unsecured credit of allowed claims. Late-filed claims will not be paid pro-rata unless an objection has been filed within the included in this class.	plan base will be determitors is <u>0</u> %. The unless all timely filed clai	ned only after audit of the p ne percentage of payment r ims have been paid in full.	olan at time of completi may change, based upo Thereafter, all late-filed	on. The estimated on the total amoun claims will be paid		
5.2	2 Maintenance of payments and cure of any default on nonpriority unsecured claims.						
	Check one.						
	None. If "None" is checked, the rest of Section	5.2 need not be complete	ed or reproduced.				
The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims lis which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for t amount will be paid in full as specified below and disbursed by the trustee.							
		Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)		
		\$0.00	\$0.00	\$0.00			
	Insert additional claims as needed.		_	•			
5.3	Postpetition utility monthly payments.						
	The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.						
	Name of creditor	Monthly pay	ment Postpetit	ion account number			

Name of creditor	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

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None. If "None" is check	ed, the rest of Section 5.4 need not be o	completed or repro								
_	ed, the rest of Section 5.4 need not be of	completed or repro		Check one.						
The allowed nonpriority ι		None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced.								
	insecured claims listed below are separa	The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows:								
lame of creditor	Basis for separate cla treatment	ssification and	Amount of arrearag	rate pa	stimated total ayments y trustee					
			\$0.00	0%	\$0.00					
nsert additional claims as ne	eded.									
6: Executory Contra	cts and Unexpired Leases									
check one. None. If "None" is checked, the rest of Section 6.1 need not be completed or reproduced. Assumed items. Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by the trustee.										
lame of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Estimated tot payments by trustee	al Payment beginning date (MM/ YYYY)					
		\$0.00	\$0.00	\$0.00						
nsert additional claims as ne	caca:									
7: Vesting of Prope										
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General Principles Applicable to All Chapter 13 Plans

- This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if *pro se*) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions 9.1 Check "None" or List Nonstandard Plan Provisions.

To theck None of List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

*Pursuant to the CARES Act and Section 1329(d), the Debtor is seeking relief to extend the plan term due to the impact of COVID-19 on herself and her household. All goals of the prior confirmed plan will still be achieved.

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Part 10: Si

Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X/s/ Kim M Shields	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed on Feb 18, 2021	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
X/s/ Mark B. Peduto	DateFeb 18, 2021	
Signature of debtor(s)' attorney	MM/DD/YYYY	

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